



CROP INSURED

COUNTIES INSURED

CAUSES OF LOSS

IMPORTANT DATES

DEFINITIONS

APH Yield	Actual Production History yield used to determine the production guarantee. The APH Yield is based on up to 10 years of actual and/or assigned yields.				
Unit	The insurable acreage used to determine the APH Yield, the Production Guarantee, and any indemnity (loss payment).				
Production Guarantee	Number of pounds guaranteed per unit. Multiply your APH yield per acre x the coverage level percentage you select x number of acres in the unit.				
Price Election	<p>Price of compensation per pound in case of loss:</p> <ul style="list-style-type: none"> Established Prices: <table border="0"> <tr> <td>Dark Red Kidney</td> <td>\$0.22/lb</td> </tr> <tr> <td>Light Red Kidney</td> <td>\$0.21/lb</td> </tr> </table> 	Dark Red Kidney	\$0.22/lb	Light Red Kidney	\$0.21/lb
Dark Red Kidney	\$0.22/lb				
Light Red Kidney	\$0.21/lb				

APH COVERAGE OPTIONS

Catastrophic Coverage (CAT) 50% of your APH yield and 55% of the Established Price.
Additional Coverage 50, 55, 60, 65, 70 or 75% of your APH yield and up to 100% of the Established Price.

PLAN OF INSURANCE

APH Actual Production History - Production guarantee based on *individual* yield history. Optional and basic units are available.

Optional Unit Generally, all the insured crop acreage in a section by share.

Basic Unit Generally, all the insured crop acreage in a county by share. *

* Reduced Premium

REPLANT PROVISION

(Not available under catastrophic coverage)

A replanting payment is allowed if your dry bean crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum payment will be the lesser of 10% of the guarantee or 120 pounds, times your price election.

LATE AND PREVENTED PLANTING

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Please consult a crop insurance agent for details.

LOSS EXAMPLE

(Based on Actual Production History (APH) yield of 2000 lbs/ac, 65% coverage level, 100% established price, and one basic unit.)

2000	pounds per acre APH yield
<u>x .65</u>	coverage level
1300	pounds guarantee*
<u>- 300</u>	pounds per acre actually produced
1000	pounds per acre loss
<u>x \$0.22</u>	price election
\$220	gross indemnity*
<u>- \$11</u>	estimated premium per acre (varies by county)
\$209	net indemnity*

*Figures shown on a per acre basis; yield guarantees and losses are paid on a unit basis. See policy provisions.

ADMINISTRATIVE FEES

These fees are charged in addition to the insurance premium. The insurance premium is subsidized by USDA.

Catastrophic (CAT) Coverage: \$100/crop/county. (No insurance premium is charged for CAT coverage.)

Additional Coverage: \$30/crop/county.